

DETAILED ACTION

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Stephan Filipek September 3, 2008.

The application has been amended as follows:

Claim 79 has been replaced by --

-- Claim 79. A method, comprising:

electronically associating in a database a credit card account number and a serial number of a payment draft;

electronically receiving from a user information including the credit card account number, the serial number of the payment draft, and a face value;

electronically registering the face value in association with the serial number;

electronically receiving an indication from a third party of the serial number and the face value of the payment draft; and

electronically charging a credit card account associated with the credit card account number after receiving the indication from the third party. - -

Claim 87 has been replaced by :

-- Claim 87. A method, comprising:

electronically receiving from a user information including a credit card account number and a face value for a payment draft to be issued;

electronically transmitting to the user a registration code for use in generating the payment draft;

electronically receiving from the user a serial number associated with the payment draft;

electronically registering the face value and the serial number;

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electronically receiving an indication from a third party of the serial number and the face value of the payment draft and charging a credit card account associated with the credit card account number. - -

Claim 95 has been replaced by:

-- Claim 95. A method, comprising:

electronically transmitting to an issuer central controller a credit card account number and a face value for a payment draft to be issued; electronically receiving a registration code; electronically inputting the registration code into a remote terminal running payment draft software; printing the payment draft, the printed payment draft including the face amount and a serial number; electronically transmitting the serial number to the issuer central controller for registration; and electronically receiving a verification code from the issuer central controller. - -

Allowable Subject Matter

2. Claims 79-101 are allowable over the prior art of record and has argued by Applicant's representative in their response dated 5/30/2008.

Conclusion

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement Graham whose telephone number is (571) 272-6797. The examiner can normally be reached on Monday-Thursday from 7:00AM to 5:30PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

**/Frantzy Poinvil/
Primary Examiner, Art Unit 3692**

CG

Sept 3, 2008